

This document provides a summary of the key information relating to this Car Hire Excess Reimbursement (UK & Europe) Policy. **Complete pre-contractual** information on the product is provided in the full policy documentation.

What is this type of Insurance?

This policy provides protection against the excess you may have to pay under a vehicle rental agreement and certain other additional costs you may become liable to pay under the terms of the rental agreement.



What is Insured?

- ✓ Reimbursement of the excess up to GBP £7,500 (per policy period). The amount of excess, repair costs or associated charges you have to pay under the terms of your rental agreement if your rental vehicle is involved in an accident resulting in the following charges made to you:
- ✓ External damage to the windows, windscreen, tyres and wheels, headlights and the undercarriage or the roof of the vehicle.
- ✓ Charges that associate to loss of rental vehicle & admin charges due to damage.
- ✓ Towing costs relating to damage or following mechanical breakdown.



What is not Insured?

- ✗ Rental agreements that started before this cover was purchased or that are longer than 62 days on an annual policy or 180 days for a single trip.
- ✗ Any costs or charges that do not directly relate to externally caused damage to the Rental Vehicle including, but not limited to, any costs due to mechanical or electrical failure of the rental vehicle or any parts that need replacing due to wear and tear.
- ✗ Loan or courtesy cars you have not paid to hire.
- ✗ Rental vehicles being driven by anyone not named on the rental agreement.
- ✗ Vehicles rented through any branch of Green Motion within the UK.
- ✗ Motor homes, camper vans, trailers, caravans, commercial vehicles, trucks, motorcycles, mopeds, motorbikes, off-road vehicles, recreational vehicles, vans, passenger vans or any other vehicles with more than 9 seats.
- ✗ Losses caused by accidental damage to the vehicle's interior or contents, other than following a collision or damage caused by wear and tear, gradual deterioration, insect or vermin.
- ✗ Where damage is as a result of a wilfully self-inflicted injury or illness, alcoholism or the use of alcohol or drugs, where the terms of the rental agreement have been violated, including transporting contraband or illegal trade.
- ✗ Damage caused by driving off road, on un-made up roads or roads that are not a public thoroughfare or where you have been specifically alerted to the risk of damage for example flood water or loose animals.



Are there any restrictions on cover?

- ! You can claim under this insurance more than once during the *Period of Insurance* but in total We will only reimburse You up to the *Maximum Reimbursement Limit* shown in the *Insurance Schedule*.
- ! Vehicles rented through any branch of Green Motion within the UK.
- ! You and all other Insured Drivers must be ages between 24 and 85 years of age on the date of purchase of this Policy and must have a full valid driving licence.
- ! You, the policyholder, must be a permanent resident of the United Kingdom, Northern Ireland, the Channel Islands or the Isle of Man.
- ! If the Vehicle's valued at over £65,000 or over 10 years old, you will not be able to have valid insurance.
- ! Belarus and Russia are excluded destinations.

The full details of the cover and exclusions are explained in the policy wording under sections "What is covered" and "What is not covered" in the Policy Document.



What are my obligations?

- You are required to keep to the conditions as shown in your full policy documentation. Some examples of these are:
 - You must answer any questions to the best of your knowledge or belief as this could affect our decision to accept your insurance with us.
 - You must tell us as soon as possible about any changes in circumstances such as purchasing a new vehicle.
 - You must tell us as soon as possible if you have had a loss, accident or theft.
- You must pay your excess as the first part of your claim and any additional excesses that may apply. These will be shown on your schedule and any supporting endorsements.



When and how do I pay?

- Payment for your insurance must be made before cover commences and is paid annually.
- You pay via credit/debit card.



When does the cover start and end?

The cover lasts for one year and the dates of cover are specified in your policy schedule. Your policy is renewable each year for another 12 months.



How do I cancel the contract?

If this cover does not meet your needs, please tell us or your broker. If you want to cancel your policy; we will refund your premium for the exact number of days left on the policy.

No refund will be given if you have made a claim in the current period of insurance. A cancellation fee will also be charged.